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Tailor-made course with GIZ in Morocco: Promoting micro-enterprises and self- employment via better access to financial education

Morocco faces the challenge of creating jobs in order to generate income across the wide spectrum of its population. Economic growth is a crucial element to sustainably address the countries' poverty issues and contribute to its stabilization. In particular micro-sized enterprises and self-employed people play a fundamental role, as they constitute a substantial number of Morocco's private sector and, in the case of the former, employ a significant number of people.

In particular, financial education – information on existing loan structures, support in developing and implementing a business plan etc. – is a crucial factor in ensuring the success of these businesses. While a variety of offers on supporting the financial education specifically of micro-enterprises and self-employed people exists, these offers lack in synergy, strategy, and effectiveness. The stakeholders providing these offers are working in parallel and often in competing constellations, resulting in overlaps and gaps in the needed support. A huge innovative potential of the private sector, often from Morocco's younger generation, never gets realised, and thus the situation contributes to the high unemployment rate.



CLI worked with GIZ's project on promoting micro, small, and medium-sized enterprises in Morocco (TAM) to bring together the most important stakeholders offering access to financial education and information to micro enterprises and self-employed people. In an intensive 4-day integrated capacity building training, CLI worked with 27 participants from the public administration, local NGOs, and private sector representatives to develop a joint vision for supporting this vital sector through

providing more effective and coordinated access to financial education. As a result of CLIs unique, trust-building approach, a first comprehensive overview of existing initiatives among the stakeholders was drawn up and provided the necessary clarity to jointly develop two new initiatives to provide better access to financial education: an online platform will streamline, synchronize, and clarify the existing offer for support on financial education dedicated to self-employed people and micro-sized enterprises, and ensure the newly established collaboration between the diversity of stakeholders in the field. A



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new education kit will likewise streamline and combine training material that already exists. An inclusion of representatives from the group of micro-enterprises and self-employed people will ensure that the new kit will be tailored to their needs. This collaboration with the beneficiaries will most importantly ensure ownership, transparency, and credibility of the initiative, thus providing the necessary components of a successful and sustainable support system.



Tailor-made course with GIZ Morocco: Economic and rural development in disadvantaged regions of Morocco

As the Arab Spring spread across the MENA region, increased political participation and more economic justice were among the key demands that characterized the protests in almost all countries concerned. In response, Morocco has set in motion several reform processes and measures that now need to be implemented in a sustainable way. Until today, Morocco's rural provinces in particular have been marginalized by the country's economic growth, which is centred in its northern and coastal regions. Agriculture remains the central economic pillar in these provinces, but it does not provide sufficient employment and income-generating opportunities for the people in these regions. In the framework of the GIZ project on promoting economic and rural development in disadvantaged regions of Morocco (PEDEL), structures for an institutionalised public-private dialogue in six pilot provinces were set up in order to find innovative solutions to this challenge and promote the local economic development in these provinces.



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CLI facilitated its signature course on integrated capacity development for stakeholders from these six provinces - Midelt, Zagora, Er-Rachidia, Quarzazate, Tata, and Tinghir - both with members of these new dialogue structures and other stakeholders engaged in this issue. The challenge was to establish a dynamic collaboration system among the heterogeneous group of participants, as Morocco is characterized by its unique diversity of regions and provinces. Furthermore, the stakeholders needed tailored

support in order to render the new dialogue structures dynamic, innovative, and inclusive – in short, sustainable and impact-focused. As a result, the 22 representatives from the provinces' public and private sector were not only forming a close network of mutual support, but also developed five concrete initiatives for promoting the local economic development in the provinces: up-scaling renewable energies; value development of the oasis regions; improving local tourism; supporting small enterprises; and increasing the value of collective land for investment. Clear action plans for the next steps to take in order to realise these initiatives accompanied the visions and initiatives. With the support of CLI, the diversity characterizing this group of stakeholders could successfully be leveraged as a strong potential and driver for innovative and sustainable development in Morocco's rural regions.



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